

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

<b>IN RE:</b>	:	<b>Bankruptcy No. 16-70837-JAD</b>
<b>Clair E. Kelly and</b>	:	
<b>Brenda S. Kelly,</b>	:	<b>Chapter 13</b>
<b>Debtors</b>	:	
	:	<b>Docket No.</b>
<b>Clair E. Kelly and</b>	:	
<b>Brenda S. Kelly,</b>	:	<b>Related to Docket No. 49</b>
<b>Movants</b>	:	
<b>v.</b>	:	<b>Hearing Date &amp; Time: November 17, 2017</b>
<b>Bank of America, N.A.,</b>	:	<b>10:00 AM</b>
<b>Respondent</b>	:	
	:	
<b>Ronda J. Winnecour, Esquire,</b>	:	
<b>Chapter 13 Trustee,</b>	:	
<b>Additional Respondent</b>	:	

**ORDER**

**AND NOW**, on this 9th day of November, 2017, upon consideration of the within Motion to Approve Loan Modification Agreement, it is hereby ORDERED and DECREED as follows:

1. The Loan Modification Agreement between the Debtors and Clair E. Kelly and Brenda S. Kelly and Bank of America, N.A. is approved.
2. The terms of the modification are as follows:
  - a. The maturity date for the loan will be September 1, 2047.
  - b. The new principal balance will be One Hundred Ninety-Six Thousand Eight Hundred Twenty Dollars and twenty-five cents (\$196,820.25).
  - c. The monthly payment will be One Thousand Three Hundred Seven Dollars and thirty-four cents (\$1,307.34). The monthly payment includes the principal and interest payment of Nine Hundred Eighty-Two Dollars and sixty-nine cents (\$982.69) as well as the escrow payment of Three Hundred Twenty-Four Dollars and sixty-five cents (\$324.65). The interest rate will be 4.375%. This payment will be in place for three hundred sixty (360) months. The first payment will be due October 1, 2017.

3. An amended Chapter 13 Plan shall be filed within thirty (30) days from the date of this Order incorporating the terms of the loan modification agreement.

  
\_\_\_\_\_  
Jeffery A. Deller jsf  
Chief United States Bankruptcy Judge

FILED  
11/9/17 10:36 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDP

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
Western District of Pennsylvania

In re:  
Clair E Kelly  
Brenda S Kelly  
Debtors

Case No. 16-70837-JAD  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: mgut  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.  
db/jdb +Clair E Kelly, Brenda S Kelly, 233 Hillcrest Street, Northern Cambria, PA 15714-1508

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 9, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Kenneth P. Seitz on behalf of Joint Debtor Brenda S Kelly thedebterasers@aol.com  
Kenneth P. Seitz on behalf of Debtor Clair E Kelly thedebterasers@aol.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 5